



*Michelle Johnston is District Director for the U.S. Small Business Administration's (SBA) Montana District Office located in Helena. Appointed in December of 2001, Ms. Johnston is responsible for the delivery and supervision of all SBA programs and services throughout Montana. Prior to her appointment, Ms. Johnston served as Acting District Director. She began her federal career in 1974, moving to SBA in 1987. She was named Chief, Entrepreneurial Development in 1995. Johnston is no stranger to small business, as she and her husband have owned and operated their own small business for many years. They started their auto body shop business in 1976, received an SBA guaranteed loan to purchase the real estate in 1979, and today have grown it into a profitable and successful enterprise.*

*"I look forward to working with you in our Faith-Based Initiative for Small Business Owners and Entrepreneurs."*

*Michelle Johnston*

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## FAITH – BASED SMALL BUSINESS SOLUTIONS



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# 10 THINGS YOUR FAITH COMMUNITY CAN DO

## 1. SPONSOR A "GOING INTO BUSINESS WORKSHOP."

Owning your own business can be a life-fulfilling joy. Failing in a business can be disastrous to an owner and family. To help sort the pluses and minuses of business ownership, sponsor a "Going into Business Workshop." The SBA has several community resources available to assist you. Contact your local SBA District Office for more information.

## 2. CREATE RELATIONSHIPS THAT BIND A COMMUNITY TOGETHER.

Learn how small business forms the bedrock of your community by talking with folks in the SBA District Office in Helena. Schedule a presentation to find out how helpful and supportive small business technical and resource providers can be. Reach out to your community business contacts. SBA resource partners will talk with anyone during private and confidential counseling sessions.

## 3. WHEN IN BUSINESS - IT'S NOT JUST THE BANK'S MONEY...IT'S YOURS, AND OURS.

If you are interested in starting or owning a business, the best way to show your commitment to your business idea is by investing your own money. In addition, there are many sources for debt financing: banks, savings and loans, commercial finance companies, and the U.S. Small Business Administration are the most common.

## 4. CREDIT WORTHINESS HELPS ELIMINATE LENDING DOUBT.

In business, many decisions about borrowing revolve around your credit and how well you have managed your financial affairs in the past. Your lender is interested in how well you pay your bills. This information shows a great deal about the quality of your character. Good credit, they say, is a quick reflection of who you are. Credit counseling resources may help some in your faith community become prepared for owning a business.

It is important to understand all of the financial reports that assist a business person in making decisions.

## 5. LET YOUR FAITH COMMUNITY FIND MENTORS TO GROW YOUR BUSINESS START-UP.

Without a doubt, there are business owners in your own Faith Community. Talk with them. Let others ask them questions about what small business ownership is all about. Perhaps you will find a person willing to become your mentor to guide you on your way.

## 6. PUT YOUR FAITH TO WORK WITH SOURCES OF CAPITAL.

Besides using your own money to start your business, it is wise to find other sources of capital. Ask SBA resources about where to find a variety of loan capital from banks, towns, state-sponsored programs and non-profit lenders. With some business ideas it does take faith to find the right lender. Good research and a good business plan will go a long way to attract the extra dollars needed.

## 7. PUTTING FAITH TO WORK THROUGH SMALL BUSINESS RESOURCE PARTNERSHIPS.

Sometimes, it is a struggle to get a new business off the ground. Your local resource and technical assistance providers are there to help you. Their job is to help write business plans, seek out and recommend the sources of loan capital and help prepare financial information. Other community based organizations may be willing to consult with you, too. Just get started.

## 8. SAVE A BUSINESS BEFORE IT'S TOO LATE.

Remember, all the assistance that helped you start your business is still available. Talk with mentors, technical assistance providers and lenders regularly. Your success is theirs.

## 9. BUSINESS SENSE: MARKETING YOUR PRODUCT OR SERVICE.

Many times a business starts up and then may fail through lack of ownership savvy. SBA and our resource partners provide marketing workshops throughout the state to assist small businesses in issues of marketing and marketing plans.

## 10. HELP SELF-EMPLOYMENT BE A CHOICE FOR EVERYONE.

Any person can own a business. Your future can be to seek independence by deciding to go into business or conversely, to work for others. Through faith, many decide that owning and running a business is the finest gift they can give themselves. Many look into self-improvement through self-employment. It really is a choice, and now you can help make it your choice or the choice of others in your faith-based community.

Contact the Montana Office today at 1-800-776-9144 (choose option 2.)

